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[REDACTED] EXAMINER

TESFAMARIAM, MUSSIE

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Please find below and/or attached an Office communication concerning this application or proceeding.

Suy

<b>Office Action Summary</b>	Application No. <b>09/470,580</b>	Applicant(s) <b>Steven B. Solomon et al</b>
	Examiner <b>Mussie Tesfamariam</b>	Art Unit <b>2162</b>
		
<i>-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --</i>		
<b>Period for Reply</b>		
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.		
<ul style="list-style-type: none"> <li>- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.</li> <li>- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.</li> <li>- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.</li> <li>- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).</li> <li>- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).</li> </ul>		
<b>Status</b>		
1) <input checked="" type="checkbox"/> Responsive to communication(s) filed on <u>Dec 22, 1999</u>		
2a) <input type="checkbox"/> This action is FINAL.      2b) <input checked="" type="checkbox"/> This action is non-final.		
3) <input type="checkbox"/> Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11; 453 O.G. 213.		
<b>Disposition of Claims</b>		
4) <input checked="" type="checkbox"/> Claim(s) <u>1-38</u> is/are pending in the application.		
5a) Of the above, claim(s) _____ is/are withdrawn from consideration.		
5) <input type="checkbox"/> Claim(s) _____ is/are allowed.		
6) <input checked="" type="checkbox"/> Claim(s) <u>1-38</u> is/are rejected.		
7) <input type="checkbox"/> Claim(s) _____ is/are objected to.		
8) <input type="checkbox"/> Claims _____ are subject to restriction and/or election requirement.		
<b>Application Papers</b>		
9) <input type="checkbox"/> The specification is objected to by the Examiner.		
10) <input type="checkbox"/> The drawing(s) filed on _____ is/are objected to by the Examiner.		
11) <input type="checkbox"/> The proposed drawing correction filed on _____ is: a) <input type="checkbox"/> approved b) <input type="checkbox"/> disapproved.		
12) <input type="checkbox"/> The oath or declaration is objected to by the Examiner.		
<b>Priority under 35 U.S.C. § 119</b>		
13) <input type="checkbox"/> Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).		
a) <input type="checkbox"/> All b) <input type="checkbox"/> Some* c) <input type="checkbox"/> None of: 1. <input type="checkbox"/> Certified copies of the priority documents have been received. 2. <input type="checkbox"/> Certified copies of the priority documents have been received in Application No. _____. 3. <input type="checkbox"/> Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).		
*See the attached detailed Office action for a list of the certified copies not received.		
14) <input type="checkbox"/> Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).		
<b>Attachment(s)</b>		
15) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)		
16) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)		
17) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____		
18) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____		
19) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)		
20) <input type="checkbox"/> Other: _____		

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## DETAILED ACTION

### ***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103© and potential 35 U.S.C. 102(f) or (g) prior art under 35 U.S.C. 103(a).

2. Claims 1-6, 8-16, 18-26, 28-34, 36-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Holda-Fleck, 5729693 in view of McGurl et al, 6223168.

As per claim 1, Holda-Fleck disclose in a computer-based interface for facilitating rebate processing, the interface operable to: receive authorization of a rebate request; see the abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63. He also discloses in display

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rebate information retrieved from a remote rebate processing center, see the abstract, fig 1, items 4, 6, 20. However, he fails specifically to disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. McGurl et al disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. See fig 1, items 18, 32, fig 2, items 52, 60, 66, 68, 70, 72, fig 3, items 32, col 4, lines 39-59, col 5, lines 19-29. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to facilitate the payment disbursement which includes receive/update criteria.

As per claim 2, Holda-Fleck disclose in display a plurality of product identifiers wherein each of the product identifiers is associated with a product bearing a rebate; see fig 3, items 20a, 20b; receive purchase information from a user wherein the purchase information identifies a purchased product associated with a selected one of the product identifiers; see fig 1, items 14, 20, 22, fig 2, fig 3, 20a, 20b, col 3, items 55-61, col 4, lines 55-63, col 6, lines 50-54. However, he fails specifically to disclose in the disbursement options are determined based on the purchase information. McGurl et al disclose in the disbursement options are determined based on the purchase information. See fig 1, items 18, 32, fig 2, items 52, 60, 66, 68, 70, 72, fig 3, items 32, 82, fig 4, items 82, 84, 86, col 4, lines 8-21. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's

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system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 3, Holda-Fleck disclose in receiving a search string; see fig 3, items 20a, 20b and display the product identifiers responsive to the search string. See fig 3, items 20a, 20b, col 4, lines 55-63.

As per claim 4, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 5, Holda-Fleck disclose in displaying status information, wherein the status information comprises a current status of a rebate transaction. See fig 1, item 20, fig 3, items 20a, 20c, col 3, lines 1-18.

As per claim 6, Holda-Fleck disclose in the computer-based interface displaying a plurality of products available to purchase using a credit associated with purchase. see col 3, lines 1-8, 13-20.

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However, he fails specifically to disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information. He also discloses in receive purchase selections from the plurality of products and display a total price of the purchase selections. See fig 3, items 20a, 20c, col 5, lines 35-39, col 9, line 41.

3. Claim 7 is rejected under 35 U.S.C. 103(a) as being unpatentable over Holda-Fleck, 5729693 in view of McGurl et al, 6223168 as applied to claim 6 above, and further in view of Checchio, 6052675.

As per claim 7, Holda-Fleck disclose in the computer-based interface displaying a plurality of products available to purchase using a credit associated with purchase. see col 3, lines 1-8, 13-20. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. However, he fails specifically to disclose in receiving credit card information from the user if the total price exceeds the credit. Checchio discloses in receiving credit card information from the user if the total price exceeds the credit.

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See col 4, lines 40-51. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will report any exceeded amount. This is because it would improve Holda-Fleck's system to protect from going bankruptcy.

As per claim 8, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in a site browser and further operable to display an additional site for purchasing products using a credit associated with a selected one of the disbursement options.

McGurl et al, disclose in a site browser and further operable to display an additional site for purchasing products using a credit associated with a selected one of the disbursement options. See the abstract, fig 3, item 92d, col 7, lines 32-40. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use browser to display purchasing products. This is because it would improve Holda-Fleck's system to have disbursement option in a web site.

As per claim 9, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. He also discloses in a cash rebate and a credit voucher. See the abstract, fig 2, fig 3, items 20a, 20c, col 2, lines 27-30. However, he fails specifically to disclose in the disbursement options. McGurl et al disclose in the disbursement options. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the

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art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 10, Holda-Fleck disclose in the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher and a credit valid see col 1, lines 23-33, col 2, lines 27-30. However, he fails specifically to disclose in using an Internet purchase. McGurl et al disclose in an Internet purchase. See the abstract, fig 3, item 92d, col 2, lines 42-44, col 7, lines 31-40. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use an Internet purchase. This is because it would improve Holda-Fleck's system to have faster way of selecting a gift certificate.

As per claim 11, Holda-Fleck disclose in a computer-based interface for facilitating rebate processing, the interface operable to: receive authorization of a rebate request; see the abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63. He also discloses in display rebate information retrieved from a remote rebate processing center, see the abstract, fig 1, items 4, 6, 20. However, he fails specifically to disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. McGurl et al disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. See fig 1, items 18, 32, fig 2, items 52, 60, 66, 68, 70, 72, fig 3, items 32, col 4, lines 39-59, col 5, lines 19-29. Therefore, it would have been obvious to a person

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of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to facilitate the payment disbursement which includes receive/update criteria.

As per claim 12, Holda-Fleck disclose in displaying a plurality of product identifiers wherein each of the product identifiers is associated with a product bearing a rebate; see fig 3, items 20a, 20b; receiving purchase information from a user wherein the purchase information identifies a purchased product associated with a selected one of the product identifiers; see fig 1, items 14, 20, 22, fig 2, fig 3, 20a, 20b, col 3, items 55-61, col 4, lines 55-63, col 6, lines 50-54, receiving consumer information from the user and communicating the consumer information to the remote rebate processing center to initiate the rebate request. See the abstract, fig 1, items 14, 20, 22, col 3, items 55-61, col 4, lines 55-63, col 6, lines 50-54.

As per claim 13, Holda-Fleck disclosing in receiving a search string; see fig 3, items 20a, 20b and displaying the product identifiers responsive to the search string. See fig 3, items 20a, 20b, col 4, lines 55-63.

As per claim 14, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15,

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col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 15, Holda-Fleck disclose in displaying status information, wherein the status information comprises a current status of a rebate transaction. See fig 1, item 20, fig 3, items 20a, 20c, col 3, lines 1-18.

As per claim 16, Holda-Fleck disclose in the computer-based interface displaying a plurality of products available to purchase using a credit associated with purchase. see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information. He also discloses in receiving purchase selections from the plurality of products and display a total price of the purchase selections. See fig 3, items 20a, 20c, col 5, lines 35-39, col 9, line 41.

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4. Claim 17 is rejected under 35 U.S.C. 103(a) as being unpatentable over Holda-Fleck, 5729693 in view of McGurl et al, 6223168 as applied to claim 16 above, and further in view of Checchio, 6052675.

As per claim 17, Holda-Fleck disclose in the computer-based interface displaying a plurality of products available to purchase using a credit associated with purchase. see col 3, lines 1-8, 13-20. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. However, he fails specifically to disclose in receiving credit card information from the user if the total price exceeds the credit. Checchio discloses in receiving credit card information from the user if the total price exceeds the credit. See col 4, lines 40-51. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will report any exceeded amount. This is because it would improve Holda-Fleck's system to protect from going bankruptcy.

As per claim 18, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in linking to a site for purchasing products using a credit associated with a selected one of the disbursement options.

McGurl et al, disclose in linking to a site for purchasing products using a credit associated with a selected one of the disbursement options. See the abstract, fig 3, item 92d, col 7, lines 32-40.

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Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use browser to display purchasing products. This is because it would improve Holda-Fleck's system to have disbursement option in a linking site.

As per claim 19, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. He also discloses in a cash rebate and a credit voucher. See the abstract, fig 2, fig 3, items 20a, 20c, col 2, lines 27-30. However, he fails specifically to disclose in the disbursement options. McGurl et al disclose in the disbursement options. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 20, Holda-Fleck disclose in the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher and a credit valid see col 1, lines 23-33, col 2, lines 27-30. However, he fails specifically to disclose in using an Internet purchase. McGurl et al disclose in an Internet purchase. See the abstract, fig 3, item 92d, col 2, lines 42-44, col 7, lines 31-40. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use an Internet purchase.

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This is because it would improve Holda-Fleck's system to have faster way of selecting a gift certificate.

As per claim 21, Holda-Fleck disclose in rebate processor, comprising: a memory operable to store a promotion. See col 1, lines 64-67, col 2, lines 3-10, 53-56, receive rebate processing, see the abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63 match the rebate request to the promotion request col 1, lines 64-67, col 2, lines 3-10, 53-56; communicate an authorization of the rebate request see the abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63.

However, he fails specifically to disclose in the rebate information comprising at least two disbursement options and receive a selection of the disbursement options. McGurl et al disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. See fig 1, items 18, 32, fig 2, items 52, 60, 66, 68, 70, 72, fig 3, items 32, col 4, lines 39-59, col 5, lines 19-29. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to facilitate the payment disbursement which includes receive/update criteria.

As per claim 22, Holda-Fleck disclose in the rebate request comprises a second promotion identifier; see fig 3, items 20a, 20b; and the processor is further operable to match the rebate request to the promotion based on a comparison of the first promotion identifier and the second promotion identifier. See fig 1, items 14, 20, 22, fig 2, fig 3, 20a, 20b, col 3, items 55-61, col 4, lines 55-63, col 6, lines 50-54. He also discloses in the rebate request comprises a second

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promotion identifier and the processor is further operable to match the rebate request to the promotion based on a comparison of the first promotion identifier and the second promotion identifier. See fig 1, items 14, 20, 22, fig 2, fig 3, 20a, 20b, col 3, items 55-61, col 4, lines 55-63, col 6, lines 50-54.

As per claim 23, Holda-Fleck disclose in receiving purchase information from a consumer and identify the promotion based on the purchase information. See col 1, lines 64-67, col 2, lines 3-10, 53-56, col 3, lines 1-5, col 4, lines 55-63.

As per claim 24, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 25, Holda-Fleck disclose in displaying status information, wherein the status information comprises a current status of a rebate transaction. See fig 1, item 20, fig 3, items 20a, 20c, col 3, lines 1-18.

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As per claim 26, Holda-Fleck disclose in communicate a product list wherein the product list comprises a plurality of products available to purchase using a credit associated with a selected purchases. See fig 3, items 20a, 20c. He also discloses in receiving purchase selections from the product list and display a total price of the purchase selections. See col 3, lines 1-8, 13-20. However, he fails specifically to disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information. He also discloses in receiving purchase selections from the plurality of products and display a total price of the purchase selections. See fig 3, items 20a, 20c, col 5, lines 35-39, col 9, line 41.

5. Claim 27 is rejected under 35 U.S.C. 103(a) as being unpatentable over Holda-Fleck, 5729693 in view of McGurl et al, 6223168 as applied to claim 26 above, and further in view of Checchio, 6052675.

As per claim 27, Holda-Fleck disclose in the computer-based interface displaying a plurality of products available to purchase using a credit associated with purchase. see col 3, lines 1-8, 13-20. McGurl et al disclose in the disbursement options comprise a plurality of products related to the

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purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. However, he fails specifically to disclose in receiving credit card information from the user if the total price exceeds the credit. Checchio discloses in receiving credit card information from the user if the total price exceeds the credit. See col 4, lines 40-51. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will report any exceeded amount. This is because it would improve Holda-Fleck's system to protect from going bankruptcy.

As per claim 28, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in linking to a site for purchasing products using a credit associated with a selected one of the disbursement options.

McGurl et al, disclose in linking to a site for purchasing products using a credit associated with a selected one of the disbursement options. See the abstract, fig 3, item 92d, col 7, lines 32-40. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use browser to display purchasing products. This is because it would improve Holda-Fleck's system to have disbursement option in a linking site.

As per claim 29, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. He also

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discloses in a cash rebate and a credit voucher. See the abstract, fig 2, fig 3, items 20a, 20c, col 2, lines 27-30. However, he fails specifically to disclose in the disbursement options. McGurl et al disclose in the disbursement options. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 30, Holda-Fleck disclose in the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher and a credit valid see col 1, lines 23-33, col 2, lines 27-30. However, he fails specifically to disclose in using an Internet purchase. McGurl et al disclose in an Internet purchase. See the abstract, fig 3, item 92d, col 2, lines 42-44, col 7, lines 31-40. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use an Internet purchase. This is because it would improve Holda-Fleck's system to have faster way of selecting a gift certificate.

As per claim 31, Holda-Fleck disclose in receiving purchase information identifying a product bearing a rebate; see abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63. communicating the purchase information to a remote rebate processing center; see abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, receiving rebate information describing the rebate

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from the remote rebate processing center, see abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63. However, he fails specifically to disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. McGurl et al disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. See fig 1, items 18, 32, fig 2, items 52, 60, 66, 68, 70, 72, fig 3, items 32, col 4, lines 39-59, col 5, lines 19-29. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to facilitate the payment disbursement which includes receive/update criteria.

As per claim 32, Holda-Fleck disclose in receiving consumer information from the user; and communicating the consumer information to the remote rebate processing center to initiate a rebate request. See abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63.

As per claim 33, Holda-Fleck disclose in receiving consumer information from the user; and communicating the consumer information to the remote rebate processing center to initiate a rebate request. See abstract, fig 2, fig 3, items 20a, col 3, lines 1-5, col 4, lines 55-63. However, he fails specifically to disclose in disbursement options receive a selection of the disbursement options. McGurl et al disclose in the rebate information comprising at least two disbursement options receive a selection of the disbursement options. See fig 1, items 18, 32, fig 2, items 52, 60, 66, 68, 70, 72, fig 3, items 32, col 4, lines 39-59, col 5, lines 19-29. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify

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Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to facilitate the payment disbursement which includes receive/update criteria.

As per claim 34, Holda-Fleck disclose in the computer-based interface displaying a plurality of products available to purchase using a credit associated with purchase. see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information. He also discloses in receiving purchase selections from the plurality of products and display a total price of the purchase selections. See fig 3, items 20a, 20c, col 5, lines 35-39, col 9, line 41.

6. Claim 35 is rejected under 35 U.S.C. 103(a) as being unpatentable over Holda-Fleck, 5729693 in view of McGurl et al, 6223168 as applied to claim 34 above, and further in view of Checchio, 6052675.

As per claim 35, Holda-Fleck disclose in the computer-based interface displaying a plurality of products available to purchase using a credit associated with purchase. see col 3, lines 1-8, 13-20.

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McGurl et al disclose in the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. However, he fails specifically to disclose in receiving credit card information from the user if the total price exceeds the credit. Checchio discloses in receiving credit card information from the user if the total price exceeds the credit. See col 4, lines 40-51. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will report any exceeded amount. This is because it would improve Holda-Fleck's system to protect from going bankruptcy.

As per claim 36, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. However, he fails specifically to disclose in linking to a site for purchasing products using a credit associated with a selected one of the disbursement options.

McGurl et al, disclose in linking to a site for purchasing products using a credit associated with a selected one of the disbursement options. See the abstract, fig 3, item 92d, col 7, lines 32-40. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use browser to display purchasing products. This is because it would improve Holda-Fleck's system to have disbursement option in a linking site.

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As per claim 37, Holda-Fleck disclose in the computer-based interface wherein the rebate request comprises a request for a rebate on a purchased product, see col 3, lines 1-8, 13-20. He also discloses in a cash rebate and a credit voucher. See the abstract, fig 2, fig 3, items 20a, 20c, col 2, lines 27-30. However, he fails specifically to disclose in the disbursement options. McGurl et al disclose in the disbursement options. See fig 2, items 58, 66, fig 3, items 32, 82, col 1, lines 11-15, col 4, lines 45-53. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will have disbursement options. This is because it would improve Holda-Fleck's system to determine disbursement options based on the purchase history or information.

As per claim 38, Holda-Fleck disclose in the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher and a credit valid see col 1, lines 23-33, col 2, lines 27-30. However, he fails specifically to disclose in using an Internet purchase. McGurl et al disclose in an Internet purchase. See the abstract, fig 3, item 92d, col 2, lines 42-44, col 7, lines 31-40. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Holda-Fleck's system such that it will use an Internet purchase. This is because it would improve Holda-Fleck's system to have faster way of selecting a gift certificate.

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***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Mussie Tesfamariam** whose telephone number is **(703)305-1393**. The examiner can normally be reached on Monday - Friday from 8:00 a.m. to 5:00 p.m. If attempts to reach the examiner by telephone are unsuccessful, the **examiner's supervisor, Eric Stamber** can be reached at **(703) 305-8469**.

Any response to this office action should be mailed to:

**Commissioner of Patents and Trademarks**

**Washington, D.C. 20231**

or **faxed to:**

**(703)746-7239**, (for formal communications intended for entry)

Or:

**(703)746-7240**, (for informal or draft communications, please label

**"PROPOSED" or "DRAFT"**)

Or:

**(703)746-7238**, (for after-final)

**Hand-delivered responses should be brought to Crystal park II, 2121 Crystal Drive Arlington, Virginia, (Receptionist).**

**Mussie Tesfamariam**

January 11, 2002



**ERIC W. STAMBER**  
**PRIMARY EXAMINER**